

INVESTIGATING ACCIDENTS AND INJURIES

How Your Church Responds is Critical

Every day dozens of churches experience theft, building damage, vehicle accidents and personal injuries. Understanding what to do before, during and after one of these events can help minimize their impact to the valuable ministry you provide to your community.

A prompt, thorough investigation is key. An accident investigation serves three purposes: (1) to gather information related to the accident (2) to learn what caused the accident, and (3) to implement solutions that will prevent reoccurrence.

Before an Incident Occurs

- Post emergency numbers or 911 next to all church phones.
- Ensure that your church is equipped with a well-stocked first aid kit. Don't forget to have stocked first aid kits available in all church vehicles or volunteer vehicles used for church sponsored outings.
- Prepare an accident investigation kit that is accessible to all church leaders and staff members who may need to respond to an emergency or complete an investigation. The kit should contain: accident investigation forms, witness statement forms, pens, a tape measure, a disposable camera, and a list of emergency contact names and phone numbers, such as emergency medical services, church leaders to be notified, and insurance claims contacts.
- Church leaders should train several church staff members on how to complete an accident investigation which is more than just filling out a series of forms.
- Listen carefully and answer questions as precisely as possible. Calls may need to be transferred. Do not hang up.
- When asked, slowly, calmly and succinctly tell the operator the nature of the emergency. In some instances, the call-taker may give you directions. Listen carefully, follow each step exactly, ask for clarification if you do not understand.
- Do not hang up the call until told to do so by the operator.
- Have a church member wait outside for emergency personnel so that they can be escorted to the scene.

Unless the individual will be harmed by remaining where they are, do not move him. Moving an individual could cause more harm. Arrange for individuals with minor injuries to be driven to the medical provider. Do not let them transport themselves.

During the event, the investigator should take note of the exact location of the incident and the condition of the area. Additionally, witnesses should be identified for later discussion. The accident investigation should begin only after the injured person's immediate medical needs have been satisfied.

During an Accident/Event

- The three primary goals following an accident are:
 1. To prevent others from injury.
 2. To facilitate treatment for the injured person.
 3. To preserve the scene so that facts and information can be gathered accurately. Only witnesses and those critical to the care of the injured person should remain in the area.

Following an accident, your first priority is the injured person's immediate medical needs. Therefore, church personnel should call 911 (or the appropriate emergency phone number).

Use the following tips when talking to an emergency operator:

- Remain calm. Take a deep breath and maintain a steady, even tone.

Post Incident

- Document the scene, noting the specific location of the incident in relation to fixed objects such as walls/doorways.
- Use a tape measure to identify the location in a sketched drawing of the location. When taking photographs, place the tape measure into the photo shot.
- Take a variety of photos using different angles. Document each shot taken to aid others in understanding those photos. Do not lose photographs – this can be seen as destruction of evidence and can be used against the church, should the matter go to court.

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- Witness interviews should be conducted one at a time. Ask witnesses to write down their version of what they observed.
- Confirm witness names, home addresses and telephone information.
- When asking questions to clarify what the witness wrote, use open-ended questions, generally prefaced with who, what, where, when, how and why to help the witness expand their answers.
- Avoid asking for opinions; keep to factual statements. Instead of asking, "What do you think happened?" ask, "What did you observe?"
- Interview the injured person. Be sensitive as to when and how you conduct the interview. Use open-ended questions.

Develop a sequence of events identifying what occurred leading up to the incident, during the incident and immediately following. The sequence of events should include a timeline as best as you can determine.

Attempt to answer all questions on your church's accident investigation form. If no answer is available or the question does not apply, indicate this on the form. Answers should be complete, specific and absent of opinion. Because some behavior can be misinterpreted, it is best to simply document "the individual appeared to have difficulty walking, speaking, standing still, etc.," as opposed to a potentially damaging opinion that "the individual appeared drunk."

Additionally investigators should use phrasing such as, "the witness, stated that..." when writing down accounts of the events. Stating "the person was injured while..." could be construed as saying that the statement provided is factual.

Report the incident

Timely investigations and reporting of the incident to your insurance provider (typically within 24 hours of the incident) are critical to reducing claims costs. In many states, late reporting can result in penalties assessed against the church. More important is the benefit derived from quickly reporting the claim to your insurance adjuster who can help minimize related costs.

Identify the Cause

Your investigation should try to determine what actions led to the accident, such as:

- Failure to fix unsafe building items – lighting, walking surfaces, handrails
- Failure to maintain building/utility equipment
- Not following church policies or procedures
- Poor housekeeping – unorganized areas
- Unauthorized use of equipment or tools
- Using the wrong tool for the job
- Horseplay or taking unsafe actions
- Driving/moving too fast for conditions
- Lack of supervision or oversight

Prevent Reoccurrence

Try to identify the most fundamental reason an incident occurred, and then determine the most practical and effective way to correct those causes. Simply by asking "why," you can often identify the cause. For example, slips, trips and falls account for a large number of claims every year within our churches for many reasons:

- The floor is wet during inclement weather from people tracking in water.
- The floor mats at the entry doors are old, too small and do not sufficiently remove water from the shoes of people entering the church.
- The lights are out at the bottom of steps.

Effective solutions typically include both physical and administrative actions. In the example above, the physical action is to install new floor mats. The administrative action is to budget each year for safety improvements. Churches are encouraged to use both types of solutions when working to prevent accidents.